HOUSING MARKET INFORMATION

HOUSING NOW
Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: November 2010

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New Home Market

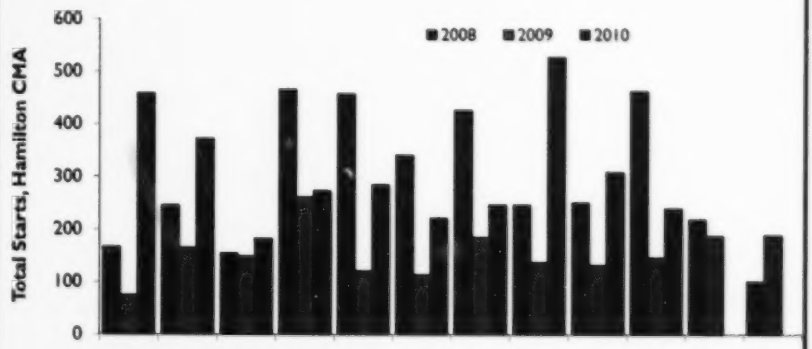
More townhouse starts in Hamilton and Brantford

Single-detached and townhouse starts continued to lead the way in the Hamilton Census Metropolitan Area (CMA). There were 111 starts of single-detached homes and 112 starts of townhouses in the CMA last month, the majority of which were in the City of Hamilton. There were only a handful of single-detached starts in Burlington and Grimsby. The number of single-detached starts in the CMA has continued to decline as a proportion of total starts, reflecting the limited land supply available for residential construction for larger homes.

The total number of starts for the first 10 months of year was up, and comparable to the level of starts produced during the same 10-month period in 2008. There were over 3,000 starts by the end of October. Approximately 47 per cent of the

Figure 1

Townhouses Boost Total Starts in October



Source: CMHC

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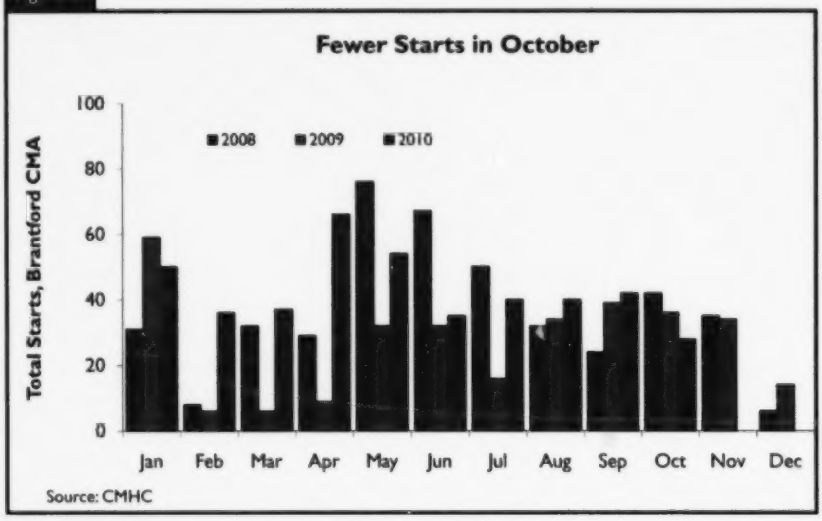
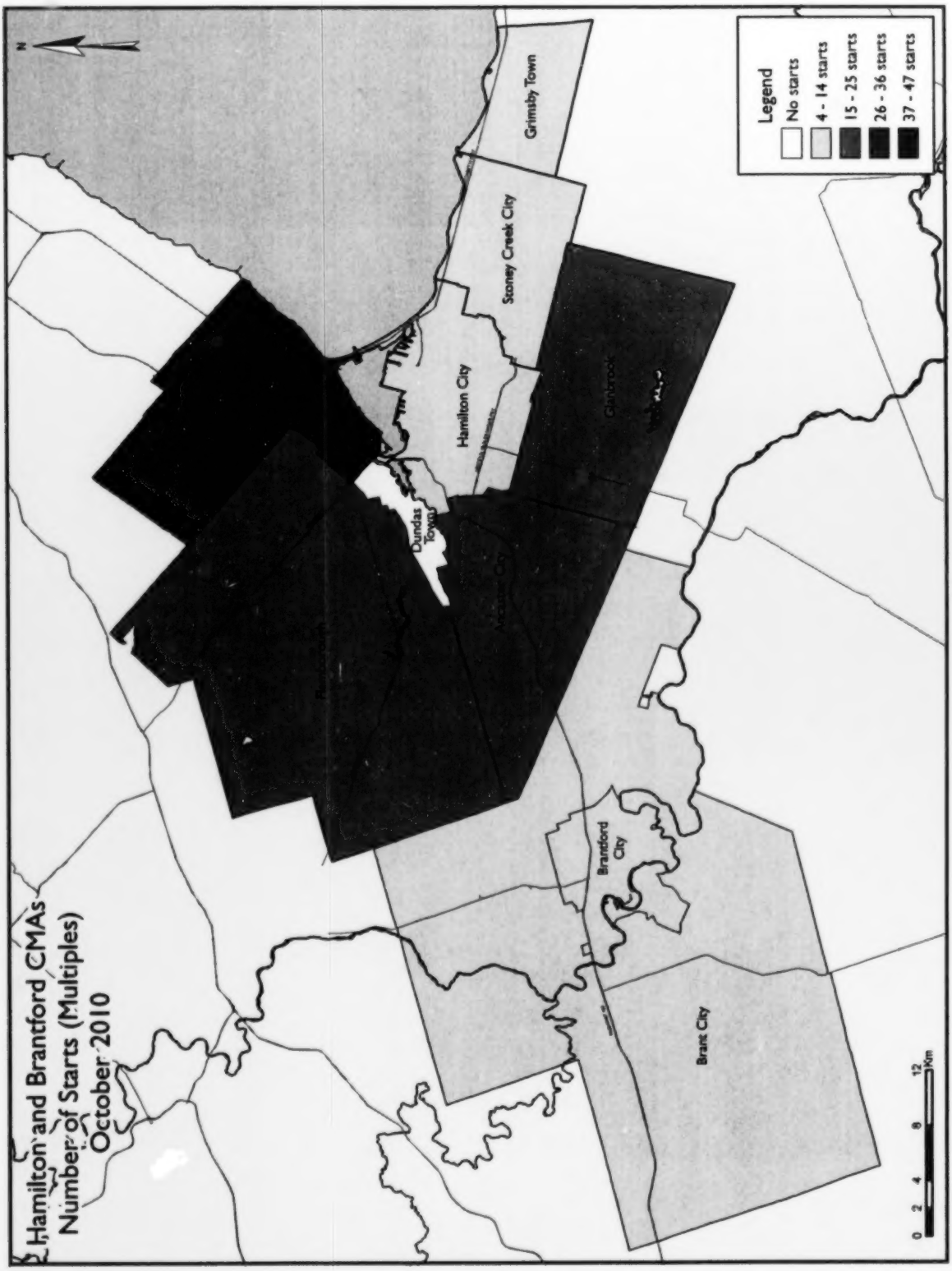
starts this year were single-detached starts, and townhouses accounted for approximately 26 per cent. The rebound in starts this year resulted partially from the number of buyers looking to purchase and close on a new home prior to the imposition of the HST tax in July. Also, over 560 apartments were started this year, which is well above the longer term trend level.

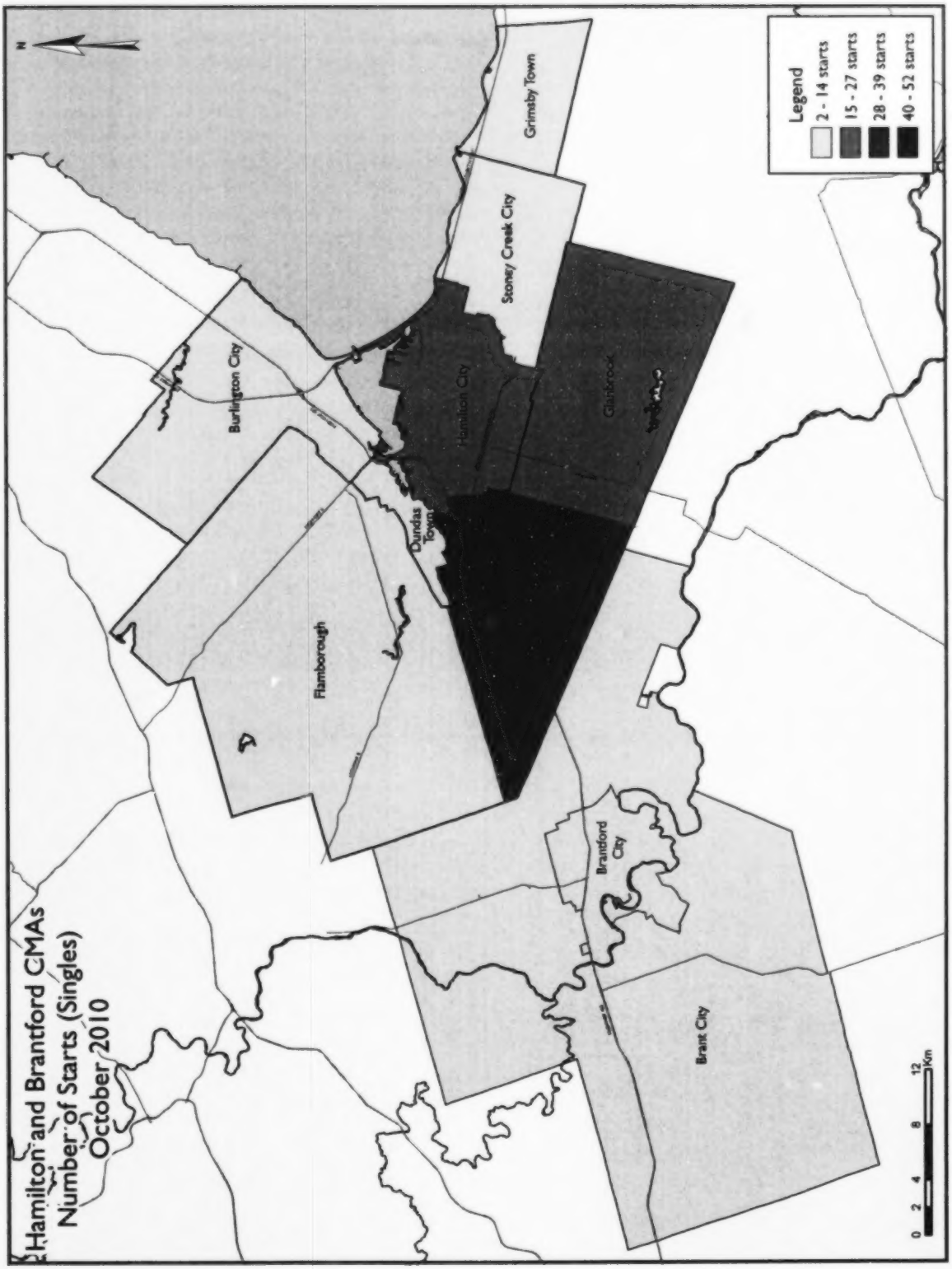
Builders in Hamilton have also been busy completing the construction of thousands of homes this year. They completed 761 condos in the CMA by the end of October, similar to a year ago. The majority of the condos were townhouses, most of which were in the City of Hamilton. Nearly all of them have been sold. Townhouses have been more prevalent in some of the higher-priced markets, where buyers have looked to smaller and less expensive homes such as townhouses as an alternative to single-detached homes. Also, more condominium apartments have been started in Burlington and the City of Hamilton this year, and all of them have sold. The trend in condo living is continuing to grow, as evidenced by the number of new condos being started in addition to the growing number of conversions of non-residential buildings to condos.

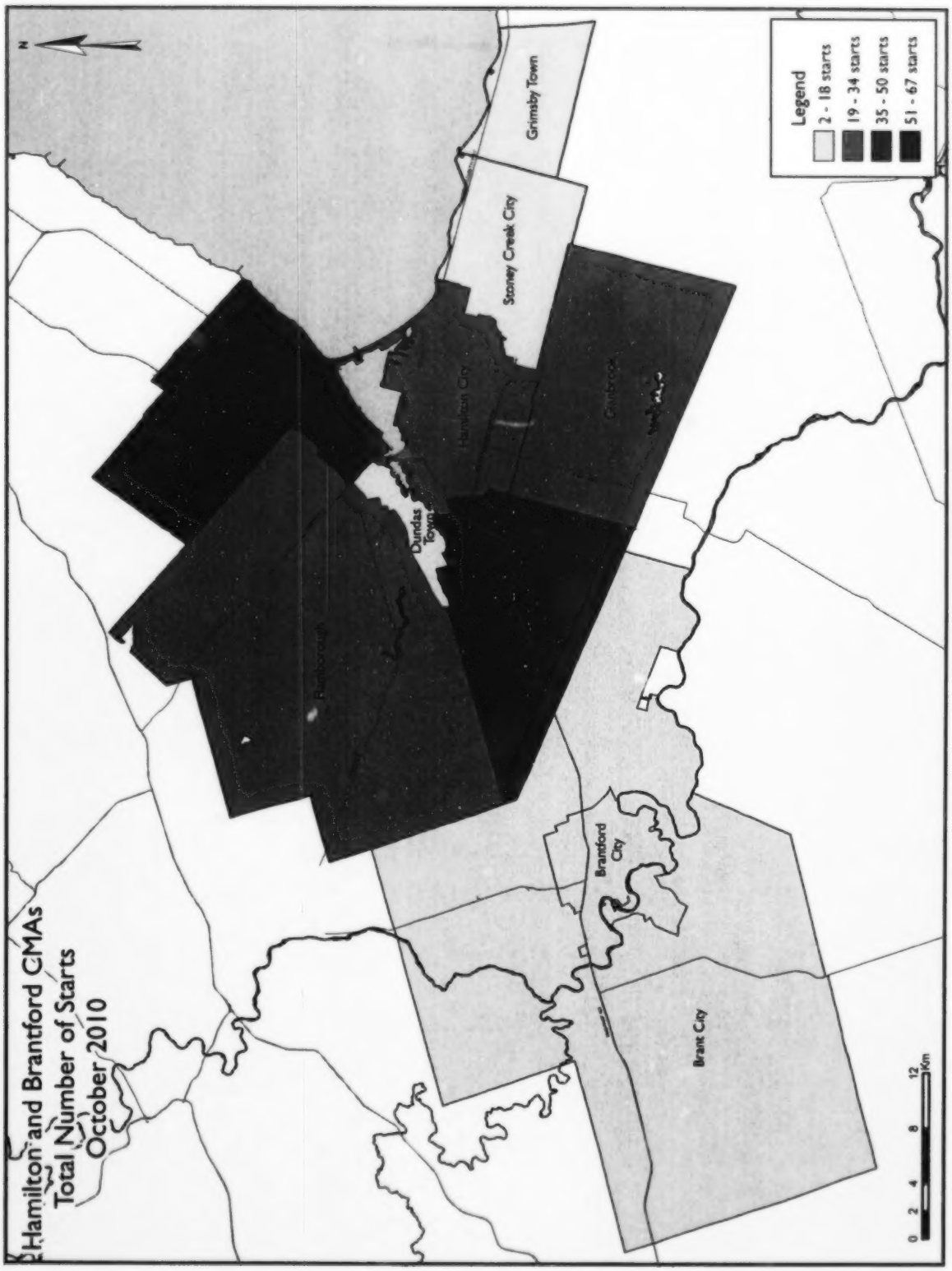
In Brantford, there were just 28 new home starts last month, although total starts for the year to date have been high. Much of the upswing in starts was from the City of Brantford, where townhouses have been springing up more frequently than in other years. There were over 100 starts of townhouses for the year to date in the City of Brantford as of the end of October. Townhouse starts have been occurring consistently every month in the City of Brantford. Given the lower number of homes completed yet unsold at the end of the month, it can be inferred that there has been steady demand for new homes in Brantford.

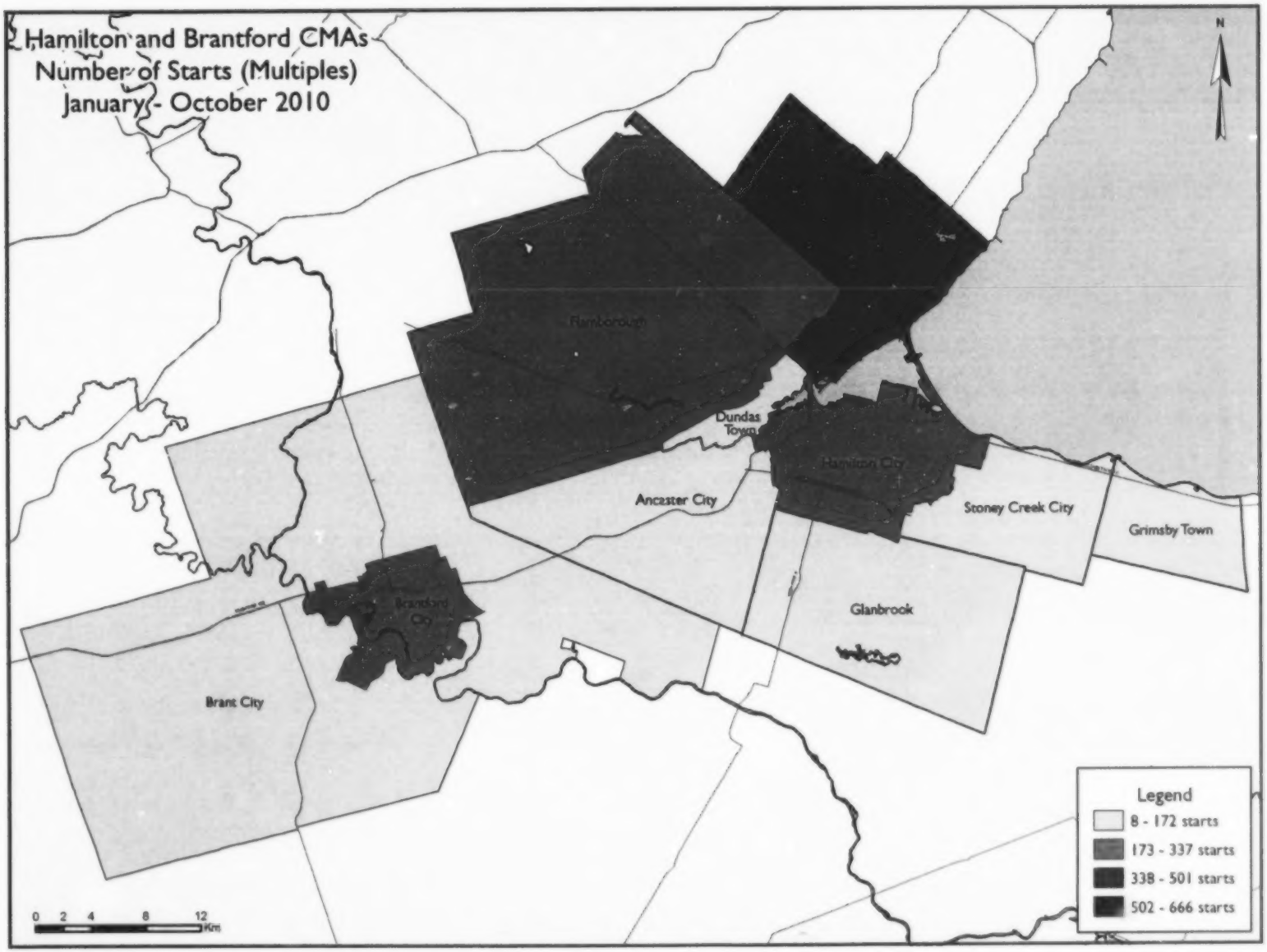
Figure 2

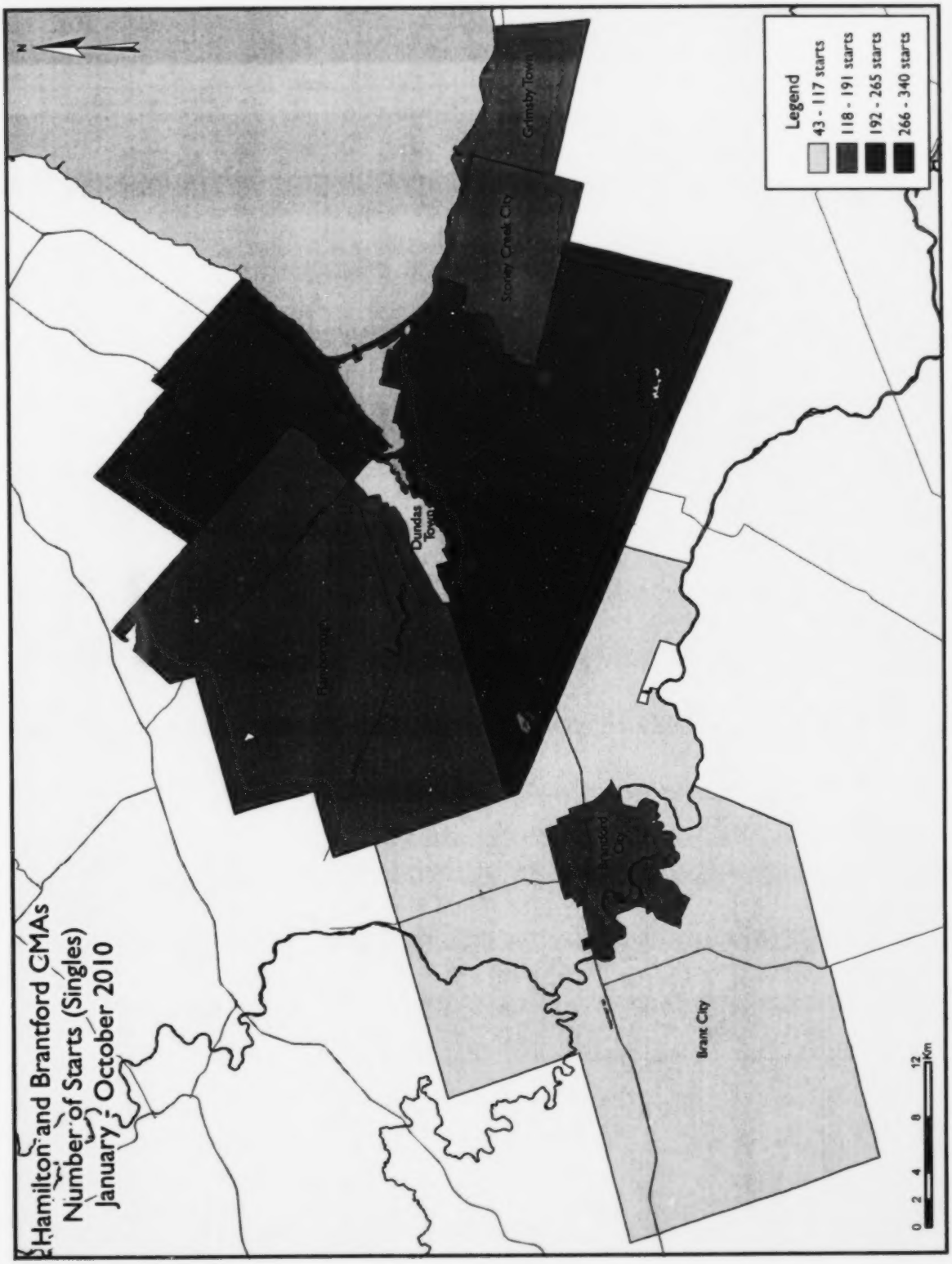


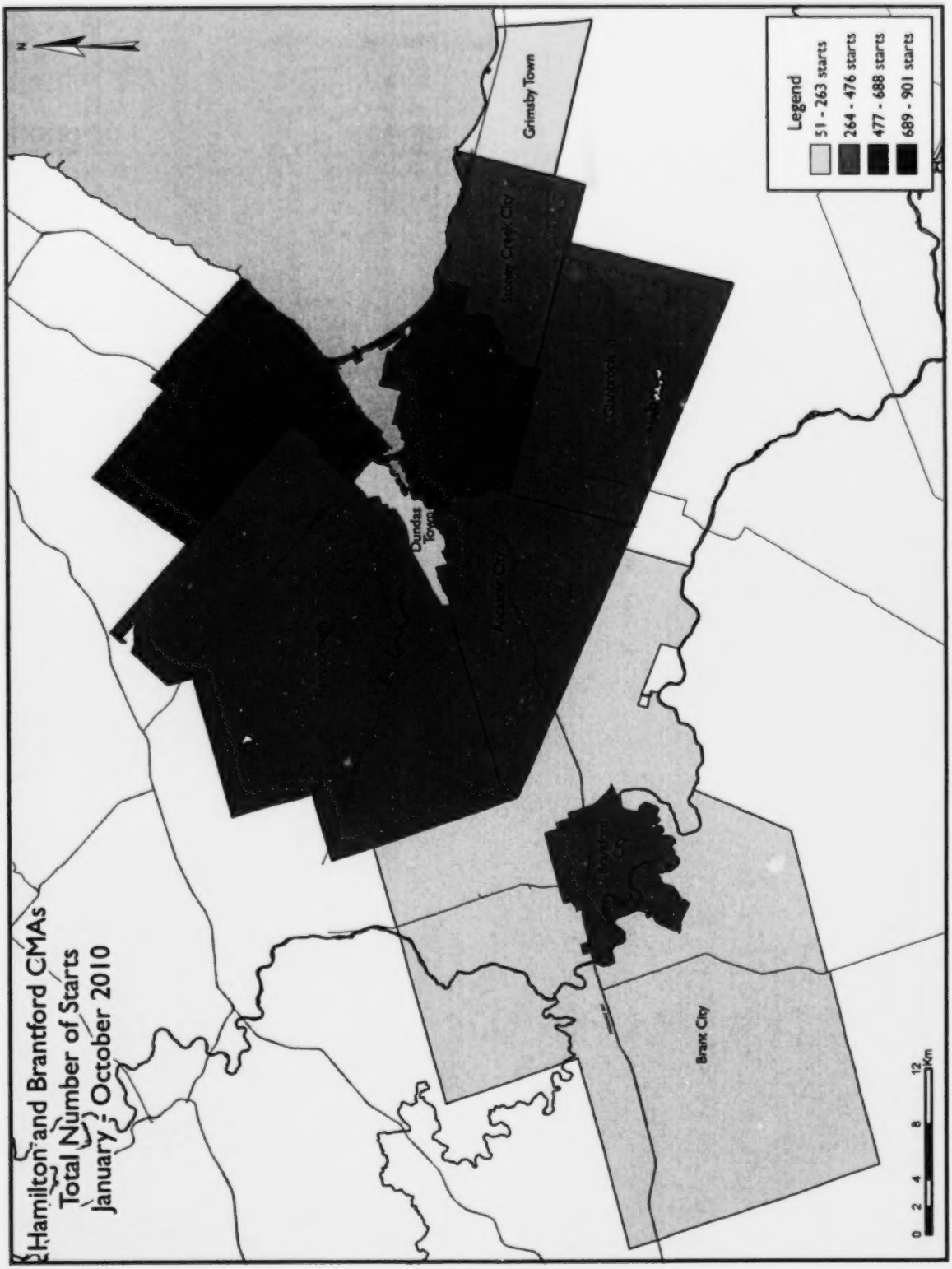

Hamilton and Brantford CMAs
Number of Starts (Multiples)
October 2010
N
Legend
No starts
4 - 14 starts
15 - 25 starts
26 - 36 starts
37 - 47 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Brantford City
Brant City
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
October 2010
N
Legend
2 - 14 starts
15 - 27 starts
28 - 39 starts
40 - 52 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Brantford City
Brant City
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Total Number of Starts
October 2010
N
Legend
2 - 18 starts
19 - 34 starts
35 - 50 starts
51 - 67 starts
Grimsby Town
Stoney Creek City
Hamilton City
Dundas Town
Brantford City
Brant City
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - October 2010
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
8 - 172 starts
173 - 337 starts
338 - 501 starts
502 - 666 starts


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - October 2010
N
Legend
43 - 117 starts
118 - 191 starts
192 - 265 starts
266 - 340 starts
Grimsby Town
Stoney Creek City
Dundas Town
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - October 2010
N
Legend
51 - 263 starts
264 - 476 starts
477 - 688 starts
689 - 901 starts
Grimsby Town
Stoney Creek City
Dundas Town
Ancaster City
Glanbrook
Hamilton City
Brant City
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
October 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
October 2010	111	14	97	0	15	0	2	0	239
October 2009	108	0	8	2	28	0	0	0	146
% Change	2.8	n/a	**	-100.0	-46.4	n/a	n/a	n/a	63.7
Year-to-date 2010	1,471	236	662	4	172	370	2	195	3,112
Year-to-date 2009	722	60	141	5	202	90	0	264	1,485
% Change	103.7	**	**	-20.0	-14.9	**	n/a	-26.1	109.6
UNDER CONSTRUCTION									
October 2010	948	134	602	4	158	659	2	377	2,884
October 2009	551	60	258	4	559	564	0	264	2,261
% Change	72.1	123.3	133.3	0.0	-71.7	16.8	n/a	42.8	27.6
COMPLETIONS									
October 2010	120	20	45	0	35	0	0	0	220
October 2009	87	12	48	1	49	212	0	0	409
% Change	37.9	66.7	-6.3	-100.0	-28.6	-100.0	n/a	n/a	-46.2
Year-to-date 2010	1,075	212	314	9	494	275	1	82	2,462
Year-to-date 2009	1,010	54	393	7	404	336	0	123	2,327
% Change	6.4	**	-20.1	28.6	22.3	-18.2	n/a	-33.3	5.8
COMPLETED & NOT ABSORBED									
October 2010	22	2	17	8	5	11	0	0	65
October 2009	37	8	26	0	10	15	0	0	96
% Change	-40.5	-75.0	-34.6	n/a	-50.0	-26.7	n/a	n/a	-32.3
ABSORBED									
October 2010	123	24	48	1	37	0	0	0	233
October 2009	87	12	49	1	50	208	0	0	407
% Change	41.4	100.0	-2.0	0.0	-26.0	-100.0	n/a	n/a	-42.8
Year-to-date 2010	1,084	211	320	10	494	277	1	0	2,397
Year-to-date 2009	1,039	65	408	7	396	321	0	127	2,363
% Change	4.3	**	-21.6	42.9	24.7	-13.7	n/a	-100.0	1.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
October 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
October 2010	15	2	7	0	4	0	0	0	28
October 2009	28	0	0	0	8	0	0	0	36
% Change	-46.4	n/a	n/a	n/a	-50.0	n/a	n/a	n/a	-22.2
Year-to-date 2010	228	8	78	1	42	5	0	66	428
Year-to-date 2009	226	12	12	0	16	0	0	3	269
% Change	0.9	-33.3	**	n/a	162.5	n/a	n/a	**	59.1
UNDER CONSTRUCTION									
October 2010	138	4	62	0	36	5	0	66	311
October 2009	114	6	12	0	33	0	0	2	167
% Change	21.1	-33.3	**	n/a	9.1	n/a	n/a	**	86.2
COMPLETIONS									
October 2010	17	2	0	0	0	0	0	0	19
October 2009	8	4	0	0	0	0	0	0	12
% Change	112.5	-50.0	n/a	n/a	n/a	n/a	n/a	n/a	58.3
Year-to-date 2010	175	4	22	2	38	0	0	0	241
Year-to-date 2009	202	8	30	7	18	21	7	8	301
% Change	-13.4	-50.0	-26.7	-71.4	111.1	-100.0	-100.0	-100.0	-19.9
COMPLETED & NOT ABSORBED									
October 2010	20	0	9	0	1	0	0	0	30
October 2009	25	0	10	1	28	18	0	0	82
% Change	-20.0	n/a	-10.0	-100.0	-96.4	-100.0	n/a	n/a	-63.4
ABSORBED									
October 2010	15	0	0	0	0	0	0	0	15
October 2009	9	4	0	0	1	0	0	0	14
% Change	66.7	-100.0	n/a	n/a	-100.0	n/a	n/a	n/a	7.1
Year-to-date 2010	193	2	19	3	57	18	0	2	294
Year-to-date 2009	246	8	29	9	25	3	7	8	335
% Change	-21.5	-75.0	-34.5	-66.7	128.0	**	-100.0	-75.0	-12.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
October 2010	103	12	55	0	0	0	2	0	172
October 2009	62	0	8	2	28	0	0	0	100
Hamilton City									
October 2010	17	4	7	0	0	0	2	0	30
October 2009	20	0	0	0	28	0	0	0	48
Stoney Creek City									
October 2010	12	0	5	0	0	0	0	0	17
October 2009	8	0	0	0	0	0	0	0	8
Ancaster City									
October 2010	52	0	15	0	0	0	0	0	67
October 2009	14	0	0	0	0	0	0	0	14
Dundas Town									
October 2010	2	0	0	0	0	0	0	0	2
October 2009	2	0	0	2	0	0	0	0	4
Flamborough									
October 2010	4	8	12	0	0	0	0	0	24
October 2009	6	0	0	0	0	0	0	0	6
Glanbrook									
October 2010	16	0	16	0	0	0	0	0	32
October 2009	12	0	8	0	0	0	0	0	20
Burlington City									
October 2010	5	2	42	0	3	0	0	0	52
October 2009	36	0	0	0	0	0	0	0	36
Grimsby Town									
October 2010	3	0	0	0	12	0	0	0	15
October 2009	10	0	0	0	0	0	0	0	10
Hamilton CMA									
October 2010	111	14	97	0	15	0	2	0	239
October 2009	108	0	8	2	28	0	0	0	146
Brant City									
October 2010	6	0	0	0	4	0	0	0	10
October 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2010	9	2	7	0	0	0	0	0	18
October 2009	17	0	0	0	8	0	0	0	25
Brantford CMA									
October 2010	15	2	7	0	4	0	0	0	28
October 2009	28	0	0	0	8	0	0	0	36

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
October 2010	727	52	495	4	115	156	2	195	1,746
October 2009	388	14	212	4	456	207	0	0	1,282
Hamilton City									
October 2010	119	8	69	0	31	32	2	195	456
October 2009	119	4	12	0	84	83	0	0	303
Stoney Creek City									
October 2010	120	10	128	0	0	0	0	0	258
October 2009	72	2	67	0	55	0	0	0	196
Ancaster City									
October 2010	244	2	78	0	33	62	0	0	419
October 2009	92	8	18	0	103	62	0	0	283
Dundas Town									
October 2010	24	0	0	4	0	62	0	0	90
October 2009	13	0	6	4	20	62	0	0	105
Flamborough									
October 2010	74	32	133	0	0	0	0	0	239
October 2009	29	0	0	0	0	0	0	0	29
Glanbrook									
October 2010	146	0	80	0	51	0	0	0	277
October 2009	63	0	109	0	194	0	0	0	366
Burlington City									
October 2010	185	82	73	0	31	503	0	182	1,056
October 2009	129	46	30	0	79	357	0	264	905
Grimsby Town									
October 2010	36	0	34	0	12	0	0	0	82
October 2009	34	0	16	0	24	0	0	0	74
Hamilton CMA									
October 2010	948	134	602	4	158	659	2	377	2,884
October 2009	551	60	258	4	559	564	0	264	2,261
Brant City									
October 2010	61	0	6	0	7	0	0	0	74
October 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2010	77	4	56	0	29	5	0	66	237
October 2009	68	6	6	0	33	0	0	2	115
Brantford CMA									
October 2010	138	4	62	0	36	5	0	66	311
October 2009	114	6	12	0	33	0	0	2	167

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
October 2010	83	4	45	0	35	0	0	0	167
October 2009	71	0	33	1	44	62	0	0	211
Hamilton City									
October 2010	17	2	0	0	0	0	0	0	19
October 2009	21	0	25	0	0	0	0	0	46
Stoney Creek City									
October 2010	13	0	8	0	0	0	0	0	21
October 2009	15	0	0	0	0	0	0	0	15
Ancaster City									
October 2010	21	2	21	0	14	0	0	0	58
October 2009	16	0	8	0	14	0	0	0	38
Dundas Town									
October 2010	2	0	0	0	6	0	0	0	8
October 2009	1	0	0	1	0	62	0	0	64
Flamborough									
October 2010	17	0	12	0	0	0	0	0	29
October 2009	6	0	0	0	0	0	0	0	6
Glanbrook									
October 2010	13	0	4	0	15	0	0	0	32
October 2009	12	0	0	0	30	0	0	0	42
Burlington City									
October 2010	27	16	0	0	0	0	0	0	43
October 2009	8	12	0	0	5	150	0	0	175
Grimsby Town									
October 2010	10	0	0	0	0	0	0	0	10
October 2009	8	0	15	0	0	0	0	0	23
Hamilton CMA									
October 2010	120	20	45	0	35	0	0	0	220
October 2009	87	12	48	1	49	212	0	0	409
Brant City									
October 2010	2	0	0	0	0	0	0	0	2
October 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2010	15	2	0	0	0	0	0	0	17
October 2009	7	4	0	0	0	0	0	0	11
Brantford CMA									
October 2010	17	2	0	0	0	0	0	0	19
October 2009	8	4	0	0	0	0	0	0	12

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
October 2010	21	2	12	2	0	0	0	0	37
October 2009	26	1	24	0	1	0	0	0	52
Hamilton City									
October 2010	5	0	0	0	0	0	0	0	5
October 2009	2	0	0	0	0	0	0	0	2
Stoney Creek City									
October 2010	8	0	9	0	0	0	0	0	17
October 2009	23	0	21	0	1	0	0	0	45
Ancaster City									
October 2010	3	0	0	0	0	0	0	0	3
October 2009	0	0	0	0	0	0	0	0	0
Dundas Town									
October 2010	0	2	0	2	0	0	0	0	4
October 2009	0	0	0	0	0	0	0	0	0
Flamborough									
October 2010	4	0	0	0	0	0	0	0	4
October 2009	1	0	0	0	0	0	0	0	1
Glanbrook									
October 2010	1	0	3	0	0	0	0	0	4
October 2009	0	1	3	0	0	0	0	0	4
Burlington City									
October 2010	0	0	5	0	5	11	0	0	21
October 2009	5	7	0	0	9	15	0	0	36
Grimsby Town									
October 2010	1	0	0	6	0	0	0	0	7
October 2009	6	0	2	0	0	0	0	0	8
Hamilton CMA									
October 2010	22	2	17	8	5	11	0	0	65
October 2009	37	8	26	0	10	15	0	0	96
Brant City									
October 2010	1	0	6	0	0	0	0	0	7
October 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2010	19	0	3	0	1	0	0	0	23
October 2009	22	0	7	1	28	0	0	0	58
Brantford CMA									
October 2010	20	0	9	0	1	0	0	0	30
October 2009	25	0	10	1	28	18	0	0	82

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
October 2010	76	4	48	1	35	0	0	0	164
October 2009	68	1	34	1	47	62	0	0	213
Hamilton City									
October 2010	16	2	0	0	0	0	0	0	18
October 2009	21	0	25	0	0	0	0	0	46
Stoney Creek City									
October 2010	8	0	11	1	0	0	0	0	20
October 2009	12	1	0	0	3	0	0	0	16
Ancaster City									
October 2010	20	2	21	0	14	0	0	0	57
October 2009	16	0	8	0	14	0	0	0	38
Dundas Town									
October 2010	2	0	0	0	6	0	0	0	8
October 2009	1	0	0	1	0	62	0	0	64
Flamborough									
October 2010	17	0	12	0	0	0	0	0	29
October 2009	6	0	0	0	0	0	0	0	6
Glanbrook									
October 2010	13	0	4	0	15	0	0	0	32
October 2009	12	0	1	0	30	0	0	0	43
Burlington City									
October 2010	32	20	0	0	2	0	0	0	54
October 2009	11	11	0	0	3	146	0	0	171
Grimsby Town									
October 2010	15	0	0	0	0	0	0	0	15
October 2009	8	0	15	0	0	0	0	0	23
Hamilton CMA									
October 2010	123	24	48	1	37	0	0	0	233
October 2009	87	12	49	1	50	208	0	0	407
Brant City									
October 2010	2	0	0	0	0	0	0	0	2
October 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2010	13	0	0	0	0	0	0	0	13
October 2009	8	4	0	0	1	0	0	0	13
Brantford CMA									
October 2010	15	0	0	0	0	0	0	0	15
October 2009	9	4	0	0	1	0	0	0	14

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA
2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
October 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	% Change
Hamilton CMA	111	110	16	0	17	38	0	0	144	148	-2.7
New City of Hamilton	103	64	14	0	55	36	0	0	172	100	72.0
Hamilton City	17	20	6	0	7	28	0	0	30	48	-37.5
Stoney Creek City	12	8	0	0	5	0	0	0	17	8	112.5
Ancaster City	52	14	0	0	15	0	0	0	67	14	**
Dundas Town	2	4	0	0	0	0	0	0	2	4	-50.0
Flamborough	4	6	8	0	12	0	0	0	24	6	**
Glanbrook	16	12	0	0	16	8	0	0	32	20	60.0
Burlington City	5	36	2	0	45	0	0	0	52	36	44.4
Grimsby Town	3	10	0	0	12	0	0	0	15	10	50.0
Brantford CMA	15	28	7	0	11	6	0	0	28	34	-17.6
Brant City	6	n/a	0	n/a	4	n/a	0	n/a	10	n/a	n/a
Brantford City	9	17	2	0	7	8	0	0	18	25	-28.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - October 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Hamilton CMA	1,475	728	240	64	312	239	565	354	2,592	1,385	87.1
New City of Hamilton	1122	544	62	10	668	265	195	0	2047	819	149.9
Hamilton City	206	150	12	4	72	88	195	0	485	242	100.4
Stoney Creek City	176	121	10	2	134	70	0	0	320	193	65.8
Ancaster City	340	141	2	4	125	39	0	0	467	184	153.8
Dundas Town	43	18	0	0	8	0	0	0	51	18	183.3
Flamborough	148	37	38	0	199	4	0	0	385	41	**
Glanbrook	209	77	0	0	130	64	0	0	339	141	140.4
Burlington City	235	116	178	54	118	51	370	354	901	575	56.7
Grimsby Town	118	68	0	0	46	23	0	0	164	91	80.2
Brantford CMA	229	226	8	12	120	28	71	3	428	269	59.1
Brant City	75	n/a	0	n/a	13	n/a	0	n/a	88	n/a	n/a
Brantford City	154	164	8	12	107	22	71	2	340	200	70.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
October 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct. 2010	Oct. 2009	Oct. 2010	Oct. 2009	Oct. 2010	Oct. 2009	Oct. 2010	Oct. 2009
Hamilton CMA	77	72	0	0	0	0	0	0
New City of Hamilton	55	36	0	0	0	0	0	0
Hamilton City	7	28	0	0	0	0	0	0
Stoney Creek City	5	0	0	0	0	0	0	0
Ancaster City	15	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	12	0	0	0	0	0	0	0
Glanbrook	16	8	0	0	0	0	0	0
Burlington City	45	0	0	0	0	0	0	0
Grimsby Town	12	0	0	0	0	0	0	0
Brantford CMA	11	8	0	0	0	0	0	0
Brant City	4	n/a	0	n/a	0	n/a	0	n/a
Brantford City	7	8	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - October 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	972	399	0	0	370	90	195	264
New City of Hamilton	668	265	0	0	0	0	195	0
Hamilton City	72	88	0	0	0	0	195	0
Stoney Creek City	134	70	0	0	0	0	0	0
Ancaster City	125	39	0	0	0	0	0	0
Dundas Town	8	0	0	0	0	0	0	0
Flamborough	199	4	0	0	0	0	0	0
Glanbrook	130	64	0	0	0	0	0	0
Burlington City	118	51	0	0	370	90	0	264
Grimsby Town	46	23	0	0	0	0	0	0
Brantford CMA	120	28	0	0	5	0	66	3
Brant City	13	n/a	0	n/a	0	n/a	0	n/a
Brantford City	107	22	0	0	5	0	66	2

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
October 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009
Hamilton CMA	222	116	15	30	2	0	239	146
New City of Hamilton	170	70	0	30	2	0	172	100
Hamilton City	28	20	0	28	2	0	30	48
Stoney Creek City	17	8	0	0	0	0	17	8
Ancaster City	67	14	0	0	0	0	67	14
Dundas Town	2	2	0	2	0	0	2	4
Flamborough	24	6	0	0	0	0	24	6
Glanbrook	32	20	0	0	0	0	32	20
Burlington City	49	36	3	0	0	0	52	36
Grimsby Town	3	10	12	0	0	0	15	10
Brantford CMA	24	28	4	8	0	0	28	36
Brant City	6	n/a	4	n/a	0	n/a	10	n/a
Brantford City	18	17	0	8	0	0	18	25

Table 2.5: Starts by Submarket and by Intended Market
January - October 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	2,369	923	546	297	197	264	3,112	1,484
New City of Hamilton	1,743	669	107	149	197	0	2,047	819
Hamilton City	279	165	9	76	197	0	485	242
Stoney Creek City	320	186	0	7	0	0	320	193
Ancaster City	437	163	30	21	0	0	467	184
Dundas Town	39	13	12	5	0	0	51	18
Flamborough	385	41	0	0	0	0	385	41
Glanbrook	283	101	56	40	0	0	339	141
Burlington City	474	186	427	125	0	264	901	575
Grimsby Town	152	68	12	23	0	0	164	91
Brantford CMA	314	250	48	16	66	3	428	269
Brant City	81	n/a	7	n/a	0	n/a	88	n/a
Brantford City	233	182	41	16	66	2	340	200

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
October 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	% Change
Hamilton CMA	120	93	20	12	80	77	0	29	220	211	4.3
New City of Hamilton	83	72	4	0	80	77	0	62	167	211	-20.9
Hamilton City	17	21	2	0	0	25	0	0	19	46	-58.7
Stoney Creek City	13	15	0	0	8	0	0	0	21	15	40.0
Ancaster City	21	16	2	0	35	22	0	0	58	38	52.6
Dundas Town	2	2	0	0	6	0	0	62	8	64	-87.5
Flamborough	17	6	0	0	12	0	0	0	29	6	**
Glanbrook	13	12	0	0	19	30	0	0	32	42	-23.8
Burlington City	27	8	16	12	0	5	0	150	43	175	-75.4
Grimsby Town	10	8	0	0	0	15	0	0	10	23	-56.5
Brantford CMA	17	8	2	4	0	0	0	0	19	12	58.3
Brant City	2	n/a	0	n/a	0	n/a	0	n/a	2	n/a	n/a
Brantford City	15	7	2	4	0	0	0	0	17	11	54.5

Table 3.1: Completions by Submarket and by Dwelling Type
January - October 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Hamilton CMA	1085	1017	220	58	800	743	357	459	2462	2327	5.8
New City of Hamilton	772	664	28	8	648	573	51	221	1499	1466	2.3
Hamilton City	219	162	4	4	68	110	51	159	342	435	-21.4
Stoney Creek City	103	141	2	2	83	91	0	0	188	234	-19.7
Ancaster City	192	147	14	2	170	58	0	0	376	207	81.6
Dundas Town	31	13	2	0	42	23	0	62	75	98	-23.5
Flamborough	101	73	6	0	65	103	0	0	172	176	-2.3
Glanbrook	123	128	0	0	220	188	0	0	343	316	8.5
Burlington City	195	276	192	50	106	172	306	238	799	736	8.6
Grimsby Town	118	77	0	0	46	48	0	0	164	125	31.2
Brantford CMA	177	209	4	6	60	55	0	31	241	301	-19.9
Brant City	55	n/a	0	n/a	6	n/a	0	n/a	61	n/a	n/a
Brantford City	122	134	4	8	54	48	0	6	180	196	-8.2

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
October 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009
Hamilton CMA	80	97	0	0	0	312	0	0
New City of Hamilton	80	77	0	0	0	62	0	0
Hamilton City	0	25	0	0	0	0	0	0
Stoney Creek City	8	0	0	0	0	0	0	0
Ancaster City	35	22	0	0	0	0	0	0
Dundas Town	6	0	0	0	0	62	0	0
Flamborough	12	0	0	0	0	0	0	0
Glanbrook	19	30	0	0	0	0	0	0
Burlington City	0	5	0	0	0	150	0	0
Grimsby Town	0	15	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - October 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	800	793	0	0	275	336	82	123
New City of Hamilton	648	573	0	0	51	98	0	123
Hamilton City	68	110	0	0	51	36	0	123
Stoney Creek City	83	91	0	0	0	0	0	0
Ancaster City	170	58	0	0	0	0	0	0
Dundas Town	42	23	0	0	0	62	0	0
Flamborough	65	103	0	0	0	0	0	0
Glanbrook	220	188	0	0	0	0	0	0
Burlington City	106	172	0	0	224	238	82	0
Grimsby Town	46	48	0	0	0	0	0	0
Brantford CMA	60	48	0	7	0	21	0	6
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	54	41	0	7	0	0	0	6

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
October 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009	Oct 2010	Oct 2009
Hamilton CMA	**151**	**116**	**31**	**26**	**1**	**0**	**183**	**142**
New City of Hamilton	132	104	35	107	0	0	167	211
Hamilton City	19	46	0	0	0	0	19	46
Stoney Creek City	21	15	0	0	0	0	21	15
Ancaster City	44	24	14	14	0	0	58	38
Dundas Town	2	1	6	63	0	0	8	64
Flamborough	29	6	0	0	0	0	29	6
Glanbrook	17	12	15	30	0	0	32	42
Burlington City	43	20	0	155	0	0	43	175
Grimsby Town	10	23	0	0	0	0	10	23
Brantford CMA	**19**	**12**	**0**	**0**	**0**	**0**	**19**	**12**
Brant City	2	n/a	0	n/a	0	n/a	2	n/a
Brantford City	17	11	0	0	0	0	17	11

Table 3.5: Completions by Submarket and by Intended Market
January - October 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**1,501**	**1,457**	**778**	**747**	**83**	**123**	**2,462**	**2,327**
New City of Hamilton	1,066	996	432	347	1	123	1,499	1,466
Hamilton City	229	259	113	53	0	123	342	435
Stoney Creek City	162	205	26	29	0	0	188	234
Ancaster City	283	157	92	50	1	0	376	207
Dundas Town	34	17	41	81	0	0	75	98
Flamborough	172	176	0	0	0	0	172	176
Glanbrook	183	182	160	134	0	0	343	316
Burlington City	403	336	314	400	82	0	799	736
Grimsby Town	132	125	32	0	0	0	164	125
Brantford CMA	**201**	**240**	**40**	**46**	**0**	**15**	**241**	**301**
Brant City	61	n/a	0	n/a	0	n/a	61	n/a
Brantford City	140	158	40	25	0	13	180	196

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
October 2010	2	2.7	3	4.1	9	12.3	22	30.1	37	50.7	73	407,500	425,352
October 2009	2	2.9	10	14.7	17	25.0	17	25.0	22	32.4	68	363,281	419,729
Year-to-date 2010	36	4.8	48	6.4	94	12.6	220	29.5	349	46.7	747	395,900	430,345
Year-to-date 2009	23	3.4	126	18.7	163	24.1	139	20.6	224	33.2	675	357,000	402,751
Hamilton City													
October 2010	1	7.1	0	0.0	2	14.3	7	50.0	4	28.6	14	389,950	402,039
October 2009	0	0.0	2	10.0	7	35.0	8	40.0	3	15.0	20	354,500	365,193
Year-to-date 2010	3	1.4	21	10.0	38	18.2	90	43.1	57	27.3	209	377,000	381,296
Year-to-date 2009	4	2.5	16	9.9	48	29.6	67	41.4	27	16.7	162	356,450	381,690
Stoney Creek City													
October 2010	0	0.0	1	11.1	2	22.2	2	22.2	4	44.4	9	--	--
October 2009	0	0.0	2	16.7	5	41.7	2	16.7	3	25.0	12	347,900	480,181
Year-to-date 2010	0	0.0	7	5.9	22	18.5	49	41.2	41	34.5	119	389,900	417,063
Year-to-date 2009	0	0.0	51	33.8	61	40.4	19	12.6	20	13.2	151	325,990	347,040
Ancaster City													
October 2010	0	0.0	0	0.0	0	0.0	5	27.8	13	72.2	18	427,558	481,310
October 2009	0	0.0	0	0.0	2	12.5	2	12.5	12	75.0	16	436,218	522,891
Year-to-date 2010	1	0.6	0	0.0	2	1.1	24	13.5	151	84.8	178	464,450	539,216
Year-to-date 2009	1	0.7	0	0.0	4	2.7	17	11.6	124	84.9	146	497,000	542,366
Dundas Town													
October 2010	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2010	0	0.0	0	0.0	1	3.4	4	13.8	24	82.8	29	450,000	491,368
Year-to-date 2009	0	0.0	3	23.1	1	7.7	0	0.0	9	69.2	13	469,000	445,285
Flamborough													
October 2010	1	5.9	0	0.0	1	5.9	3	17.6	12	70.6	17	424,990	424,185
October 2009	2	33.3	1	16.7	1	16.7	0	0.0	2	33.3	6	--	--
Year-to-date 2010	19	22.1	2	2.3	1	1.2	18	20.9	46	53.5	86	408,945	424,501
Year-to-date 2009	15	20.8	4	5.6	14	19.4	11	15.3	28	38.9	72	361,500	408,105
Glanbrook													
October 2010	0	0.0	2	15.4	4	30.8	5	38.5	2	15.4	13	358,990	352,712
October 2009	0	0.0	5	41.7	2	16.7	5	41.7	0	0.0	12	332,450	330,049
Year-to-date 2010	13	10.6	17	13.8	30	24.4	35	28.5	28	22.8	123	352,900	353,619
Year-to-date 2009	3	2.3	52	39.7	35	26.7	25	19.1	16	12.2	131	312,990	330,247
Burlington City													
October 2010	0	0.0	0	0.0	0	0.0	0	0.0	32	100.0	32	452,990	462,522
October 2009	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	450,990	805,630
Year-to-date 2010	0	0.0	0	0.0	0	0.0	6	3.0	196	97.0	202	456,990	566,299
Year-to-date 2009	0	0.0	0	0.0	4	1.4	26	9.1	257	89.5	287	463,990	606,034
Grimsby Town													
October 2010	0	0.0	1	6.7	6	40.0	3	20.0	5	33.3	15	365,900	378,600
October 2009	0	0.0	0	0.0	6	75.0	2	25.0	0	0.0	8	--	--
Year-to-date 2010	0	0.0	6	5.1	35	29.9	38	32.5	38	32.5	117	374,900	380,323
Year-to-date 2009	0	0.0	4	5.0	58	72.5	11	13.8	7	8.8	80	329,900	355,188

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
October 2010	2	1.7	4	3.3	15	12.5	25	20.8	74	61.7	120	417,990	429,420
October 2009	2	2.3	10	11.5	23	26.4	19	21.8	33	37.9	87	379,900	462,042
Year-to-date 2010	36	3.4	54	5.1	129	12.1	264	24.8	583	54.7	1,066	409,950	450,617
Year-to-date 2009	23	2.2	130	12.5	225	21.6	176	16.9	488	46.8	1,042	389,900	455,090

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
October 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
October 2010	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	--	--
October 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2010	0	0.0	0	0.0	7	11.7	8	13.3	45	75.0	60	450,000	510,918
Year-to-date 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
October 2010	0	0.0	4	30.8	4	30.8	3	23.1	2	15.4	13	289,000	290,807
October 2009	0	0.0	4	50.0	2	25.0	2	25.0	0	0.0	8	--	--
Year-to-date 2010	6	4.4	29	21.3	47	34.6	33	24.3	21	15.4	136	285,000	288,783
Year-to-date 2009	65	37.1	43	24.6	40	22.9	17	9.7	10	5.7	175	225,000	229,011
Brantford CMA													
October 2010	0	0.0	4	26.7	5	33.3	4	26.7	2	13.3	15	289,000	293,692
October 2009	0	0.0	4	44.4	2	22.2	2	22.2	1	11.1	9	--	--
Year-to-date 2010	6	3.1	29	14.8	54	27.6	41	20.9	66	33.7	196	309,900	356,784
Year-to-date 2009	76	29.8	55	21.6	52	20.4	31	12.2	41	16.1	255	248,000	264,694

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units October 2010						
Submarket	Oct 2010	Oct 2009	% Change	YTD 2010	YTD 2009	% Change
Hamilton CMA	429,421	462,543	-7.1	450,617	433,095	4.0
New City of Hamilton	425,352	419,729	1.3	430,345	402,751	6.9
Hamilton City	402,039	365,193	10.1	381,296	381,690	-0.1
Stoney Creek City	--	480,181	n/a	417,063	347,040	20.2
Ancaster City	481,310	522,891	-8.0	539,216	542,366	-0.6
Dundas Town	--	--	n/a	491,368	445,285	10.3
Flamborough	424,185	--	n/a	424,501	408,105	4.0
Glanbrook	352,712	330,049	6.9	353,619	330,247	7.1
Burlington City	462,522	805,630	-42.6	566,299	606,034	-6.6
Grimsby Town	378,600	--	n/a	380,323	355,188	7.1
Brantford CMA	293,692	--	n/a	356,784	264,694	34.8
Brant City	--	n/a	n/a	510,918	n/a	n/a
Brantford City	290,807	--	n/a	288,783	229,011	26.1

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
October 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	447	-42.9	728	1,435	1,473	49.4	264,549	-4.9	271,312
	February	717	-28.2	848	1,368	1,454	58.3	265,452	-3.9	263,440
	March	1,002	-5.2	914	1,754	1,454	62.9	263,120	-9.0	269,854
	April	1,188	-14.0	983	1,851	1,441	68.2	286,191	0.8	281,264
	May	1,316	-8.3	1,066	1,754	1,436	74.2	297,132	1.1	287,590
	June	1,560	17.7	1,152	1,690	1,405	82.0	297,117	3.4	291,643
	July	1,318	9.5	1,103	1,594	1,490	74.0	296,591	5.3	299,214
	August	1,090	15.1	1,119	1,383	1,478	75.7	291,374	2.6	295,771
	September	1,162	18.7	1,141	1,606	1,420	80.4	304,670	7.8	306,373
	October	1,130	27.1	1,169	1,435	1,522	76.8	296,253	16.6	300,757
	November	1,017	54.6	1,214	1,216	1,609	75.5	310,377	9.1	313,193
	December	733	61.5	1,244	710	1,615	77.0	285,795	19.0	289,575
2010	January	714	59.7	1,218	1,548	1,635	74.5	288,397	9.0	297,226
	February	1,067	48.8	1,249	1,588	1,665	75.0	314,656	18.5	310,136
	March	1,365	36.2	1,210	2,095	1,705	71.0	313,372	19.1	313,443
	April	1,490	25.4	1,197	2,350	1,753	68.3	317,909	11.1	311,912
	May	1,406	6.8	1,096	2,180	1,735	63.2	315,647	6.2	308,059
	June	1,305	-16.3	985	1,881	1,622	60.7	314,189	5.7	310,593
	July	965	-26.8	864	1,470	1,498	57.7	309,293	4.3	314,786
	August	978	-10.3	956	1,455	1,551	61.6	299,812	2.9	308,851
	September	1,007	-13.3	1,006	1,779	1,641	61.3	316,556	3.9	318,388
	October	992	-12.2	1,064	1,544	1,732	61.4	305,872	3.2	314,498
	November									
	December									
	Q3 2009	3,570	14.1		4,583			297,628	5.3	
	Q3 2010	2,950	-17.4		4,704			308,629	3.7	
	YTD 2009	10,930	-0.6		15,870			289,483	2.4	
	YTD 2010	11,289	3.3		17,890			310,992	7.4	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
October 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	95	-34.5	130	220	238	54.6	202,157	-1.6	211,138
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,013
	March	155	-21.7	135	365	313	43.1	219,250	0.0	221,246
	April	175	-21.9	151	324	279	54.1	210,840	-5.5	203,938
	May	168	-28.8	143	322	265	54.0	213,223	-4.2	207,631
	June	223	-5.9	162	340	274	59.1	226,115	2.4	221,746
	July	208	5.6	169	298	269	62.8	235,504	5.3	225,653
	August	147	-14.5	150	276	292	51.4	212,326	0.3	214,951
	September	181	-7.2	174	305	271	64.2	229,386	4.0	227,406
	October	147	0.0	167	242	252	66.3	212,771	-0.7	217,795
	November	173	82.1	213	237	297	71.7	227,982	7.8	224,307
	December	94	1.1	162	145	319	50.8	235,419	11.5	244,855
2010	January	139	46.3	201	280	302	66.6	227,009	12.3	234,340
	February	180	52.5	192	280	294	65.3	229,626	11.6	240,630
	March	202	30.3	175	377	319	54.9	220,518	0.6	219,600
	April	231	32.0	183	373	294	62.2	234,024	11.0	226,812
	May	194	15.5	167	330	288	58.0	225,969	6.0	226,711
	June	199	-10.8	158	352	291	54.3	237,557	5.1	229,160
	July	172	-17.3	154	296	290	53.1	226,279	-3.9	226,440
	August	169	15.0	161	238	242	66.5	232,400	9.5	233,554
	September	167	-7.7	157	294	288	54.5	231,847	1.1	233,556
	October	144	-2.0	171	231	271	63.1	230,180	8.2	230,848
	November									
	December									
	Q3 2009	536	-5.0		879			227,081	3.7	
	Q3 2010	508	-5.2		828			230,146	1.3	
	YTD 2009	1,617	-15.3		2,939			218,673	-0.4	
	YTD 2010	1,797	11.1		3,051			229,640	5.0	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
October 2010

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	152.3	112.4	366.6	8.1	66.5	796
	February	627	5.00	5.79	152.2	113.1	369.0	8.2	67.1	806
	March	613	4.50	5.55	151.9	113.7	373.3	8.5	68.0	809
	April	596	3.90	5.25	150.8	113.2	376.7	7.7	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.1	7.4	68.1	803
	June	631	3.75	5.85	149.3	114.2	376.4	7.2	67.5	805
	July	631	3.75	5.85	150.9	113.7	372.2	8.3	67.5	817
	August	631	3.75	5.85	150.2	113.7	368.6	8.9	67.2	818
	September	610	3.70	5.49	150.5	113.8	368.7	9.0	67.3	822
	October	630	3.80	5.84	151.3	113.9	372.9	8.4	67.5	823
	November	616	3.60	5.59	151.0	114.6	375.1	8.1	67.6	832
	December	610	3.60	5.49	151.0	114.1	374.9	8.5	67.9	822
2010	January	610	3.60	5.49	151.3	114.5	373	8.9	67.8	829
	February	604	3.60	5.39	152.7	115.1	371.4	8.7	67.3	852
	March	631	3.60	5.85	152.3	115.3	370.8	7.9	66.6	871
	April	655	3.80	6.25	152.2	115.7	367.5	7.7	65.8	874
	May	639	3.70	5.99	153.1	116.2	365.1	7.8	65.4	858
	June	633	3.60	5.89	153.2	116.0	366.3	7.7	65.5	858
	July	627	3.50	5.79	152.8	117.0	367.9	7.8	65.8	861
	August	604	3.30	5.39	154.2	117.0	372.4	7.8	66.6	861
	September	604	3.30	5.39	154.0	117.1	374.0	7.7	66.7	862
	October	598	3.20	5.29		117.8	372.8	7.6	66.4	858
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
October 2010

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	146.6	112.4	50.7	7.1	67.7	797
	February	627	5.00	5.79	146.6	113.1	50.7	8.1	68.3	785
	March	613	4.50	5.55	146.2	113.7	50.6	9.3	68.9	779
	April	596	3.90	5.25	145.5	113.2	50.9	9.1	69.1	777
	May	596	3.90	5.25	145.1	114.0	51.0	9.5	70.0	788
	June	631	3.75	5.85	145.1	114.2	51.3	10.0	70.9	793
	July	631	3.75	5.85	145.3	113.7	51.5	11.8	71.9	796
	August	631	3.75	5.85	145.4	113.7	51.3	12.4	72.3	800
	September	610	3.70	5.49	146.1	113.8	51.6	12.9	72.7	797
	October	630	3.80	5.84	146.5	113.9	52.4	12.0	72.9	785
	November	616	3.60	5.59	147.2	114.6	52.9	12.5	73.5	771
	December	610	3.60	5.49	148.0	114.1	53.3	11.6	73.6	760
2010	January	610	3.60	5.49	148.7	114.5	53	11.0	72.8	768
	February	604	3.60	5.39	148.2	115.1	52.4	10.4	72.0	776
	March	631	3.60	5.85	148.5	115.3	51.5	10.1	70.4	791
	April	655	3.80	6.25	148.8	115.7	50.1	10.6	68.8	803
	May	639	3.70	5.99	149.5	116.2	49.4	10.4	67.9	796
	June	633	3.60	5.89	149.9	116.0	49.2	10.1	67.2	787
	July	627	3.50	5.79	149.8	117.0	49.7	9.2	66.9	768
	August	604	3.30	5.39	150.1	117.0	50.4	8.4	66.9	777
	September	604	3.30	5.39	150.1	117.1	50.8	8.4	67.2	775
	October	598	3.20	5.29		117.8	51.6	9.1	69.2	775
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

CMHC—HOME TO CANADIANS

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Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

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